Ministry
of
Housing
Ontario Housing Corporation

Ministère
du
Logement
Société de logement de l'Ontario

MUNICIPAL HOUSING STATEMENT (UPDATE)

TOWNSHIP OF CHAPLEAU

Ministry of Housing
Northern Housing Programs Office
1191 Lansing Avenue
Sudbury, Ontario
P3A 4C4
(705) 560-6350

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SUMMARY

By resolution dated February 10, 1986, the Council of the Township of Chapleau requested that the Ministry of Housing prepare a Municipal Housing Statement Update on its behalf. As part of this study, an Assisted Housing Survey was conducted in the Township of Chapleau to review the housing needs of senior citizens and families.

The Township of Chapleau is located in the District of Sudbury, approximately 210 kilometers southwest of the City of Timmins.

The Township of Chapleau provides numerous community and social services to its area residents due to its relative isolation from large urban centers. The economy of the Township relies heavily on the forest products industry and the recent United States tariff on softwood lumber could have a dramatic effect on Chapleau.

Overall, the population in the Township has remained relatively stable since 1980, except for a small fluctuation in 1982, and is expected to remain this way to 1990. The population is projected to grow at a constant rate of approximately 0.3 percent for the next five years.

The majority of housing in the Township of Chapleau is owner-occupied single-detached homes (60%). Approximately 43 percent of the existing housing stock was built prior to 1946 and may be in need of some sort of rehabilitation. The estimated value of a new single-detached home ranges from $60,000.00 to $100,000.00, which remains relatively high compared to other Northern Ontario communities. Between 1981 and 1986, 1,120 new dwelling units were added to Chapleau's housing stock of which the majority were single-detached units (58%). Eighteen apartment units were built this year and will be fully rented by mid-January 1987.

The average private household income for 1980 was $23,074.00 which was approximately 10 percent below the Provincial average of $25,577.00. The estimated private household income for 1985 in the Township of Chapleau was $29,512.00. An affordability analysis indicates that only older resale homes are in the financial means of the average private householder at an interest rate of 12%. There are a number of non-family private households in Chapleau that may be having financial difficulties in affording owner-occupied or rental housing as their incomes are substantially lower than the average private household.

Based on the Assisted Housing Survey, it has been determined that there is a need and demand for 9 to 11 rent-geared-to-income and 2 to 4 market rent units for senior citizens, as well as 44 to 46 rent-geared-to-income and 7 to 9 market rent units for families in the Township of Chapleau to September 1987.

MUNICIPAL HOUSING STATEMENT (UPDATE)

TOWNSHIP OF CHAPLEAU

A. INTRODUCTION

A.1 Objective

The purpose of a Municipal Housing Statement is to compile background information which will assist the Township Council in determining the future housing needs for the community.

A Housing Statement Update re-examines the full range of statistics relating to population, economic base, existing housing stock, land availability and assisted housing needs that were established in the original statement. Changes which have occurred in the community are documented and then projections are made for a five year period. A revised housing strategy for the municipality is developed and the system used to monitor the housing market is adjusted to respond to current market conditions as well as the revised housing strategy.

It should be recognized that projections contained in this Municipal Housing Statement (Update) serve only as a statistical guideline and are unable to account for such unpredictable variables as economic fluctuations and changes in personal tastes and attitudes.

A.2 Background

By formal resolution dated February 10, 1986, the Council of the Township of Chapleau requested that the Ministry of Housing prepare a Municipal Housing Statement Update on its behalf. The original statement was approved September 22, 1980. An Assisted Housing Survey was undertaken as part of the statement update to review the housing needs of both senior citizens and families in the Township.

The Township of Chapleau has an Official Plan which was approved in 1975. Recently, an update to the Official Plan is being undertaken. The Township also has a Restricted Area Zoning By-Law which received Ontario Municipal Board approval in 1979.

A.3 Location

The Township of Chapleau is located in the District of Sudbury, approximately 210 kilometres southwest of the City of Timmins (see map at end of text).

A.4 Facilities and Services

Due to its relative isolation from large urban centres, the Township of Chapleau provides numerous community and social services to its residents as well as those in the surrounding area.

Located within the Township is a community hall, a well-equipped public library, six churches of various denominations, a post office and the Louis Hemon Centre Culturel. Schools which service the area range from elementary (Chapleau Public and Chapleau Separate School) to secondary (Chapleau High School) to post-secondary (Sault College).

Recreational facilities within the Township of Chapleau consist of two municipal parks, an arena and curling club, baseball diamonds, a public beach along the waterfront, as well as five provincial parks in the vicinity of the Town.

Chapleau has a well-established retail sector which provides numerous commercial services to the community and its surrounding area. Retail outlets such as hardware, building materials, furniture, sporting goods, recreational equipment, clothing, pharmacy, food, and beverage stores provide the necessary goods and services to area residents. Some purchases however, may be made in larger centers such as Timmins. Chapleau also has a Chamber of Commerce. Financial services are provided by two banking institutions in the Township.

Numerous service clubs operate in the Township ranging from organizations such as the Catholic Womens League to sports-related clubs including the Chapleau Minor Hockey Association, the Figure Skating Club, the Ski Club, the Gymnastics and Fitness Club, Little League Baseball and the Kiniwabi Long Rifles. Other service clubs include the Knights of Columbus, the Royal Canadian Legion, the Rotary Club, the Oddfellows, etc.

Chapleau General is a 32-bed hospital which provides health services to the community and surrounding area. There are three doctors and one dentist in Chapleau. Services for senior citizens are provided by the Cedar Grove Lodge, a 39 unit complex consisting of 19 geared-to-income senior citizen apartments, 20 residential care beds and an elderly persons center.

B. POPULATION

B.1 Municipal Population

The 1980 Municipal Housing Statement (MHS) reviewed the population characteristics of the Township of Chapleau from 1974 to 1979. During this period the total population decreased by 7 percent from 3,386 to 3,143. In continuing this review to 1985, it is apparent that Chapleau's population has increased by 1.6 percent from 3,143 in 1979 to 3,192 in 1985. A minimal decrease in population of 0.7 percent was experienced between 1980 and 1982, however, the population again increased by 2 percent from 1982 to 1985.

TABLE 1

ASSESSED POPULATION BY AGE GROUP
TOWNSHIP OF CHAPLEAU

Year	0-19		20-59		60+		TOTAL
	#	%	#	%	#	%	
1980	1,071	34.0	1,663	52.8	418	13.3	3,152
1981	--	--	--	--	--	--	--
1982	1,003	32.1	1,618	51.7	508	16.2	3,129
1983	--	--	--	--	--	--	--
1984	--	--	--	--	--	--	--
1985	957	30.0	1,757	55.0	478	15.0	3,192
1980-1985 % Change	-4.0		+2.2		+1.7		

Note: Figures for 1981, 1983 and 1984 are not available
Source: Municipal Assessment Data, 1980-1985

In comparing the Census statistics with the assessment data for the Township of Chapleau, the population characteristics differ. The 1981 Census population is larger than the 1980 assessment population by 91 persons. However, in reviewing the changes in population between 1976 and 1981, both the Census statistics and the municipal assessment statistics (from 1980 MHS) indicate a decline in population of 1.6 percent and 2.6 percent respectively.

TABLE 2

CENSUS POPULATION
TOWNSHIP OF CHAPLEAU (1971-1981)

Year	Population
1971	3,389
1976	3,294
1981	3,243

Source: Statistics Canada, 1971, 1976 and 1981 Census.

B.2 Population by Age Groups

During the period 1980 to 1985 (see Table 1), the 0-19 age group experienced a decline of 114 persons or 11 percent. This segment also declined as a percentage of the total population from 34.0 percent in 1980 to 30.0 percent in 1985.

The 20-59 year age group experienced an overall increase in population in both absolute and relative terms. In 1980 there were 1,663 (52.8%) in this age group compared to 1,757 persons (55.0%) by 1985. The growth varied from a decrease of 2.7 percent between 1980 and 1982 to an increase of 8.6 percent between 1982 and 1985.

The population 60 years of age and over has also experienced increases and decreases in population since 1980. Between 1980 and 1982 this segment increased by 21.5 percent from 418 persons to 508 persons. The period from 1982 to 1985 however saw a decline of 5.9 percent for a total 60+ popuation of 478.

Since the 1980 Municipal Housing Statement, Chapleau's population by age group has not changed considerably. The 0-19 age group continues to decline as it was during the 1974 to 1979 period. This has been attributed in part to the outmigration of post-secondary individuals seeking employment or further education. Although the 20-59 age group experienced an overall decline from 1974 to 1982, this age group has been increasing since that point. Despite the recent decline in population of the 60+ age group, this segment has been increasing in size since 1974 (from 328 in 1974 to 478 in 1985).

B.3 Population Projections

Table 3 projects the population of the Township of Chapleau to 1990 by age group, based on the Municipal Assessment data in Table 1. The projections reflect a minimal but constant rate of growth of approximately 0.3 percent per year.

TABLE 3

PROJECTED POPULATION BY AGE GROUP
TOWNSHIP OF CHAPLEAU - 1986 to 1990

Year	0-19		20-59		60+		TOTAL
	#	%	#	%	#	%	
1986	929	29.1	1,756	55.0	506	15.9	3,191
1987	907	28.3	1,777	55.5	516	16.1	3,200
1988	884	27.6	1,798	56.1	526	16.4	3,208
1989	862	26.8	1,819	56.5	536	16.7	3,217
1990	840	26.0	1,840	57.0	546	16.9	3,226

Source: Ministry of Housing, Linear Regression

It is estimated that the 0-19 age group will continue to decrease over the next five years by about 2.5 percent per year. In 1985, this segment of the population represented 957 persons or 30.0 percent of the total population. By 1990, it is expected that this age group will represent approximately 26.0 percent (840 persons) of the total population of Chapleau.

The 20-59 age group is also expected to maintain a constant rate of change but, unlike the 0-19 age group, this segment is estimated to increase by 1.2 percent per year from 1,757 persons in 1985 to approximately 1,840 persons in 1990.

The smallest segment of the population in the Township of Chapleau is the 60+ age group. This group represented 15 percent of the total population in 1985. By 1990 it is expected that this group will increase from 478 persons to 546 persons or to 16.9 percent of Chapleau's population. Over the five year period, this age segment should encounter the largest increase of 1.9 percent per year thus illustrating the provincial trend towards an aging population.

No annual population projections or projections by age group were made in the 1980 MHS. It was not considered feasible at that time to project the population due to annual variations in Chapleau's population. A 1984 estimated population of 3,150 however was stated as being reasonable.

For comparative purposes, population projections have also been prepared based on Census figures. The results of these projections, shown in Table 4, indicate the overall population of the Township of Chapleau to be decreasing by a rate of 0.5 percent per year. This is in contrast to the projection, based on municipal assessment data, of a population growth rate of 0.3 percent per year in the Township.

TABLE 4

POPULATION PROJECTIONS BASED ON CENSUS STATISTICS, 1971-1981

Year	Population
1986	3,163
1987	3,148
1988	3,133
1989	3,119
1990	3,104

Source: Ministry of Housing, Linear Regression

The preceding projections are based on trends established during the last five to fifteen years. For these projections to be considered indicative of future population levels, it must be assumed that the established trends will continue during the next five years. It is very important that these statistics be monitored annually to determine any changes that may affect housing needs in the Township of Chapleau. For example, it is expected that the local population will grow at a minimal rate over the next few years. However, the recently announced United States tariff on softwood lumber could have an affect on Chapleau's population. Much of the Town's economy relies on the lumber industry and the U.S. tariff could result in local plant closures. In turn, a decline in the population could occur as workers leave Chapleau seeking employment. For this reason, the population of Chapleau should be reviewed annually.

B.4 Household Formation

Census statistics indicate that the average household size in the Township of Chapleau is declining. The average number of persons per household declined from 3.8 in 1971 to 3.2 in 1976. By 1981, it had declined further to 3.0 persons per household. Table 5 demonstrates household type and size from 1971 to 1981. The number of households is continuing to grow as was revealed in the 1980 MHS.

TABLE 5

PRIVATE HOUSEHOLDS BY TYPE AND NUMBER
TOWNSHIP OF CHAPLEAU (1971-1981)

Year	Family		Non-Family		Total	Average per Household
	#	%	#	%		
1971	760	84.9	135	15.1	895	3.8
1976	800	81.6	180	18.4	980	3.2
1981	830	77.9	235	22.1	1,065	3.0

Source: Statistics Canada, 1971, 1976 and 1981 Census

As was noted in the 1980 MHS, a large number of substandard households exist in an area adjacent to the Township of Chapleau called "the planer". The 69 homes that were located on millsites owned by the lumber companies have been removed since the completion of the 1980 MHS. The situation in the planer area however continues to exist where approximately 100 homes are located. Most of these homes would be demolished if alternative accommodation was available.

Household composition in the Township of Chapleau for 1981 is illustrated in Table 6. As shown, no one size of household dominates the distribution of households. There are almost the same number of 1 and 2 person households as there are 3 and 4-5 person households (500 and 490 respectively).

TABLE 6

TOTAL NUMBER OF PERSONS PER HOUSEHOLD
TOWNSHIP OF CHAPLEAU (1981)

Number of Persons	Number of Households	% of Households
1	190	17.8
2	310	29.1
3	195	18.3
4-5	295	27.7
6-9	75	7.0
10+	--	--
TOTAL	**1,065**	**100.0***

*Total may not add due to random rounding.
Source: Statistics Canada, 1981 Census

B.5 Household Projections

Assuming that the trend of decreased household size continues and the family/non-family percentages remain relatively unchanged, it is possible to project the number of households that will be created by 1990 as demonstrated in Table 7. It is important to note that the number of persons per household is reaching a level where it is expected to stop decreasing.

TABLE 7

PROJECTED PRIVATE HOUSEHOLDS BY TYPE AND NUMBER TOWNSHIP OF CHAPLEAU, 1982-1990

Year	Family		Non-Family		Total	Average per Household
	#	%	#	%		
1982	839	77.5	243	22.5	1,082	2.85
1983	846	77.0	253	23.0	1,099	2.77
1984	853	76.4	263	23.6	1,116	2.69
1985	860	75.9	273	24.1	1,133	2.61
1986	867	75.4	283	24.6	1,150	2.53
1987	874	74.9	293	25.1	1,167	2.45
1988	881	74.4	303	25.6	1,184	2.37
1989	888	73.9	313	26.1	1,201	2.39
1990	895	73.5	323	26.5	1,218	2.21

Source: Ministry of Housing, Linear Regression

The decrease in average household size and the increased number of households can be explained for the following reasons. First, the tendency among families to delay child-bearing and to have fewer children than was common in the past contributed greatly to the decrease in household size. Second, the trend of older children leaving home while still unmarried to live independently affects both the size and number of households in a community. Finally, the growth in the senior citizen population which is mainly comprised of one and two person households also affects both the size and number of households. In the Township of Chapleau, these three trends will contribute to an average of 2.21 persons living in 1,218 households by 1991.

As with the population, household projections were not attempted in the 1980 Municipal Housing Statement. This is again due to the annual variations in Chapleau's population consequently household formation. A 1984 estimate of 1,100 households was not considered unreasonable at that time. The actual number of households in Chapleau in 1984 was 1,068, only 32 households off the estimate (Ministry of Municipal Affairs, Municipal Management Policy Branch).

C. ECONOMIC BASE

C.1 Employment

The Township of Chapleau functions as a service center for the surrounding Townships. Much of the economy is based on local business and services. Based on the 1981 Census data, Business and Personal Services (27.1%), Transportation and Communication (23.7%), Manufacturing (18.3%) and Trade (12.5%) together represented the major sources of employment for the Chapleau area. In particular, the forest products industry (i.e. softwood lumber) plays a large role in Chapleau's economy.

Table 8 summarizes the 1971 and 1981 Census statistics for employment by industry. Over the ten year period, the distribution of the labour force has not changed dramatically. Increases have occurred in the manufacturing sector (+6.5%), Community Business and Personal Services (+3.6%) and the Primary Industry sector (+3.5%). The only major employer which experienced a decline was the Transportation and Communication sector (-4.1%).

TABLE 8

LABOUR FORCE BY INDUSTRY
TOWNSHIP OF CHAPLEAU - 1971, 1981

Industry Type	1971 #	1971 %	1981 #	1981 %
Primary Industry (Forestry, mining, agriculture)	55	4.3	115	7.8
Manufacturing	150	11.8	270	18.3
Construction	35	2.8	35	2.4
Transportation and Communication	355	27.8	350	23.7
Trade	145	11.4	185	12.5
Finance, Insurance and Real Estate	35	2.8	15	1.0
Community Business and Personal Services	300	23.5	400	27.1
Public Administration and Defence	105	8.2	95	6.4
Other	95	7.5	10	0.7
TOTAL	**1,275**	**100.0***	**1,475**	**100.0***

*May not add due to random rounding
Source: Statistics Canada, 1971 and 1981 Census

The major employers in the area are the Canadian Pacific Railway, the Ministry of Natural Resources, A. & L. Lafreniere Lumber Company, J.E. Martel & Sons Lumber Company and Chapleau Forest Products.

Table 9 represents the labour force activity by sex, based on information in the 1981 Census.

TABLE 9

LABOUR FORCE ACTIVITY BY SEX - 1976, 1981
TOWNSHIP OF CHAPLEAU

	1981		
	Male	Female	Total
Population 15 years of age and over	1,280	1,150	2,430
In Labour Force	940	540	1,480
Employed	905	470	1,375
Unemployed	40	70	110
Not in Labour Force	340	605	945
Participation Rate	73.4	47.0	
Unemployment Rate	4.3	13.0	

Source: Statistics Canada, 1981 Census

The participation rate is the proportion of the total population aged 15 years and over which is active in the labour market. This includes both employed and unemployed persons. In 1981, the participation rate for men was 73.4 percent, whereas the rate for women was 47.0 percent.

The unemployment rate is expressed as a proportion of the participation rate. In 1981, the unemployment rate for women was approximately three times greater than the unemployment rate for men (13.0 percent and 4.3 percent respectively). These unemployment statistics precede the recession of 1982 and may not reflect the current situation in Chapleau. As of October 1986, there were 230 persons unemployed in the Chapleau area. The occupation in which unemployment is highest is that of labourer (15%).

C.2 Income

The most recent average private household income statistics for the Township of Chapleau are for 1980 from the 1981 Census. In 1980, the average private household income in Chapleau was $23,074. This was approximately 10 percent below the Provincial average private household income of $25,577 for the same year. This close comparison to the provincial average has not changed since the 1971 Census, as was revealed in the 1980 Municipal Housing Statement.

In estimating current year incomes for specific municipalities, it can generally be assumed that the incomes of households within the specific municipalities have kept pace with increases elsewhere in the Province. Based on this assumption, the average private household income for Chapleau in 1985 is estimated to be $29,512. This figure is below the Provincial estimate of $32,713.

TABLE 10

AVERAGE PRIVATE HOUSEHOLD INCOME PROJECTIONS FROM 1980-1985
TOWNSHIP OF CHAPLEAU

AVERAGE ONTARIO PRIVATE HOUSEHOLD INCOME (1980)	-	$25,577.00	= 1.279
AVERAGE ONTARIO PRIVATE HOUSEHOLD INCOME (1985)	-	$32,713.00	
AVERAGE CHAPLEAU PRIVATE HOUSEHOLD INCOME (1980)		$23,074.00	
AVERAGE CHAPLEAU PRIVATE HOUSEHOLD INCOME (1985) (ESTIMATE)	=	$23,074.00 X 1.279 $29,512.00	

Source: Statistics Canada, 1981 Census, Ministry of Housing Estimate

Table 11 outlines the distribution of private household income from the 1981 Census for both family and non-family (i.e. single person) households.

TABLE 11

DISTRIBUTION OF PRIVATE HOUSEHOLD INCOME - 1980
TOWNSHIP OF CHAPLEAU

Income ($)	No.	%
Less than 5,000	85	7.9
5,000 - 9,999	90	8.4
10,000 - 14,999	80	7.5
15,000 - 19,999	180	16.8
20,000 - 24,999	185	17.3
25,000 - 29,999	160	15.0
30,000 - 39,999	180	16.8
40,000+	110	10.3
TOTAL	**1,070**	**100.0**

Source: Statistics Canada, 1981 Census

Based on this income distribution, it is apparent that some households may be experiencing financial hardship. While the 1980 average private household income for the Township of Chapleau was $23,074, approximately 41 percent of the population earned less than $20,000.

The significant difference in income levels exists between family and non-family incomes. In the Township of Chapleau in 1980, the average income of non-family persons was $12,718. Twenty-two percent of the total private households in Chapleau are made up of non-family persons. On the other hand, the average family income was $24,378 , which represents 78 percent of the total number of private households in the Township (Statistics Canada, 1981 Census).

When the statistical information for family, non-family, and private household income levels is combined, it can be concluded that a number of non-family households have low incomes and a significant number of family households have high incomes.

D. LAND ACTIVITY

D.1 Planning Policies

The Official Plan for the Township of Chapleau was approved June 26, 1975. An update to the plan has been in progress for over two years now and is expected to be completed January 31, 1987. The Township also has a Restricted Area Zoning By-Law which received Ontario Municipal Board approval in December of 1979.

D.2 Development

Subdivision activity in the Township of Chapleau has been slow in recent years. The 1980 MHS revealed three subdivision proposals in varying stages of approval. The Lafreniere subdivision has received final approval for 97 residential lots on the north side of the Kebesquashing River. To date, only the roads have been put in for this subdivision. A second subdivision which has received final approval is the expansion of the Pilon mobile home park to 300 lots. The land for this expansion has been cleared, however, an insufficient need does not warrant development at this time.

At present, there are 10 infill lots available in the core area of the Township, which could accommodate individual development activity. It should be noted that all development in Chapleau is dependent upon the availability of municipal services.

D.3 Water and Sewage Services

The Township of Chapleau is presently serviced by a municipal water system. The system was extended to the proposed Lafreniere subdivision on the north side of the Kebesquashing River, however, the remainder of homes in this area have private wells. No problems currently exist with respect to water quality or quantity. The present plant is only operating at 40 percent capacity.

A new sewage treatment plant (aerated lagoon) was constructed in 1985/1986 increasing the capacity for the Township. The system is operated by the Ministry of the Environment who indicated that any increases in flow from new development activity could be accommodated with the new system. The proposed subdivision on the north side of the river is not presently hooked into this sewage system and has individual septic systems. The system could be extended to this area if necessary.

E. HOUSING

E.1 Housing Stock and Conditions

Based on Statistics Canada and municipal records, it is estimated that there are currently about 1,120 housing units in the Township of Chapleau. Of this number, approximately 43% were constructed prior to 1946. These units are now over 40 years of age and it can be assumed that a number of them may be in need of some form of rehabilitation.

TABLE 12

NUMBER OF DWELLING UNITS BY PERIOD OF CONSTRUCTION
TOWNSHIP OF CHAPLEAU

Period of Construction	Total Units	Percentage
Prior to 1946	480	43.0
1946-1960	330	29.0
1961-1970	105	9.0
1971-1980	155	14.0
1981-1986*	50	4.0
TOTAL	**1,120**	**100.0****

*from April 1981 to November 1986
**may not add due to random rounding

Source: Statistics Canada, 1981 Census
Municipal Records, Township of Chapleau

The 1981 Census supported this assumption by noting that 225 dwellings (21%) required major repairs and 205 (19%) needed minor repairs. Between 1971 and 1980, 155 new units were added to the housing stock. In the past six years, 50 additional units have been built.

As was indicated earlier, there are approximately 100 homes in the planer area adjacent to the Township of Chapleau that are substandard. Many of these are beyond any form of rehabilitation and should be demolished.

E.2 Dwelling Units by Type and Tenure

In 1976, 59.4 percent of the housing stock in Chapleau was comprised of single-detached homes. This was 2.7 percent higher than the Provincial average of 56.7 percent. By 1981, the gap between the Provincial average and Chapleau's proportion of single-detached homes had widened to 3.1 percent. A total of 60.1 percent of Chapleau's housing stock was single-detached homes compared to 57 percent provincially.

Single-attached units represented 13.7 percent of the housing stock in the Township in 1976 compared to 11.3 percent for Ontario. The gap had decreased by 1981 when 13.2 percent of Chapleau's housing stock and 12.9 percent of Ontario's housing stock consisted of single-attached units.

In 1976 the proportion of apartments and duplexes in the Township of Chapleau was approximately one quarter (24.9%) of the total housing stock. By 1981 this proportion had decreased slightly to represent 23.9 percent of Chapleau's housing stock.

The increase in the number of dwelling units between 1981 and 1986 was 50 units. Of this number, 29 units or 58 percent were single-detached and 21 units or 42 percent were apartments. The apartments consisted of three adjacent buildings with six 2 bedroom apartments in each building. The remaining three units were created from conversions.

TABLE 13

DWELLING UNITS BY TYPE AND TENURE - 1976, 1981
TOWNSHIP OF CHAPLEAU

Type	1976 Chapleau #	1976 Chapleau %	1976 Ont. %	1981 Chapleau #	1981 Chapleau %	1981 Ont. %
Single Detached	585	59.4	56.7	640	60.1	57.0
Single Attached	135	13.7	11.3	140	13.2	12.9
Apartments & Duplexes	245	24.9	31.1	255	23.9	29.3
Mobile Homes	20	2.0	0.9	30	2.8	0.8
TOTAL	**985**	**100.0**	**100.0**	**1,065**	**100.0**	**100.0**
Tenure						
Own	575	58.1	63.6	645	60.6	63.3
Rent	415	41.9	36.4	420	39.4	36.7
TOTAL	**990**	**100.0**	**100.0**	**1,065**	**100.0**	**100.0**

Note: Totals may not add due to random rounding.

Source: Statistics Canada, 1976 and 1981 Census.

As shown in Table 13, the change of tenure between 1976 and 1981 was not significant in relative terms as there was a 2.5 percent shift from tenant-occupied dwellings to owner-occupied dwellings. In absolute terms, this represents a growth of 70 owner-occupied dwellings as well as a growth of 5 tenant-occupied dwellings in the Township of Chapleau. The 1980 Municipal Housing Statement revealed that home-ownership appeared to be decreasing, in relative terms, between 1971 and 1976 (61.8% and 58.1% respectively). The 1981 statistics indicate an upswing in homeownership to 60.6 percent of the housing stock or 645 dwelling units.

Rental units remain to represent a large proportion of the housing stock (about 40%). The turnover is very low in these units and it is difficult to find rental accommodation in the Township. The situation is especially difficult for families requiring three bedroom units. The 18 apartments constructed this year were all two bedroom units of which three were taken up by the C.P.R. for its employees. This reduced the available units to 15 plus the one conversion in 1986. Approximately 40 people applied for the 15 apartment units and a waiting list is being maintained.

E.3 Housing Market and Affordability

The market value of a new single-detached home in Chapleau is approximately $80,000. An older home in good condition would have a market value of approximately $60,000. At present, however, there are no new homes available on the market and there is a limited supply of older homes in good to fair condition. House prices in Chapleau remain to be relatively high compared to other communities in Northern Ontario due in part to the limited availability of homes to purchase, construction costs, transportation costs, etc.

Based on an estimated average private household income of $29,512 for 1985, a ten percent down payment, a 12 percent mortgage interest rate, an average annual property tax of $1,400, and the philosophy that shelter costs should not exceed 30 percent of gross income, the average family in the Township of Chapleau could afford to purchase a house in the $67,000 price range.

This indicates that only a resale home in good condition is within the price range of the average private household. Furthermore, some families with incomes substantially below the average may be experiencing difficulty in purchasing a home in Chapleau. As of September 1986, six homes were on the market with an average length of sale being 90 days.

In 1981, rental accommodation represented a large portion of the housing stock - approximately 40 percent. This stock is primarily comprised of apartment buildings (8), however there are numerous home apartments and some rental units over stores.

An estimated average rent for a three bedroom unit is approximately $575 per month including all utility costs. Utilizing the assumption that not more than 25 percent of family income should be spent on rent, the average family in Chapleau could afford a market rent of approximately $615. Based on private household income, there does not appear to be an affordability problem for rental accommodation in Chapleau. The availability of suitable rental units is the major issue with three bedroom units the highest in demand.

It should be noted that, based on 1981 Census data, the average income for one person households was $12,718 or 52 percent that of families. With average rents in the $300 range for a one bedroom apartment, many single persons, particularly the elderly, may experience a significant affordability problem.

E.4 Rehabilitation

Generally, the housing stock in Chapleau appears to be in good condition. As stated previously, however, approximately 43 percent of the existing stock is over 40 years old and may be in need of rehabilitation. The 1981 Census statistics indicated 21 percent of the housing stock required major repairs and 19 percent required minor repairs. To address this issue, the Township has participated in the Ontario Home Renewal Program since 1974. The program is designed to assist low income homeowners in upgrading their homes. To date, the Municipality has received $98,896 from the Ministry of Housing, of which 98 percent has been distributed to Chapleau residents for the renovation of 24 homes.

E.5 Housing Targets

Based on population projections and projected average household size, it is expected that an additional 85 households will be formed by 1990. Household formation will result from both a gradual increase in population, as well as a separation of existing households.

Projected on the basis of maintaining the present mix of housing type and tenure, Table 14 illustrates the housing targets to 1990.

TABLE 14

HOUSING TARGETS BY TYPE AND TENURE, 1986-1990
TOWNSHIP OF CHAPLEAU

	1986	1987	1988	1989	1990
# of Households	1,150	1,167	1,184	1,201	1,218
# of Dwelling Units					
Single (60.1%)	691	701	712	722	732
Semi (13.2%)	152	154	156	158	161
Apartment (23.9%)	275	279	283	287	291
Other (2.8%)	32	33	33	34	34
TOTAL	**1,150**	**1,167**	**1,184**	**1,201**	**1,218**
Own (60.6%)	697	707	718	728	738
Rent (39.4%)	453	460	466	473	480

Source: Ministry of Housing, Projection

It should also be noted that this projection represents a maximum target based on the assumption that population increases, household size decreases and new household formation results in a demand for additional dwelling units. As the trend towards smaller households continues and the senior citizen population increases, the demand will increasingly be for smaller dwelling units.

Based on expected household growth, approximately 17 housing units should be developed per year in order to meet the demand. These projections, similarily to the population projections, must be monitored closely as new development programs evolve which may create growth.

F. ASSISTED HOUSING SURVEY

F.1 Background

By resolution dated February 10, 1986, the Council of the Township of Chapleau requested that the Ministry of Housing conduct an Assisted Housing Survey.

The purpose of the survey was to assess the need and demand for senior citizen and family housing at both rent-geared-to-income and low end of market rent levels. Based on the findings of this survey, the Township will consider the possible alternatives of providing the needed housing through one of the available assisted housing programs.

F.2 Methodology

a) Questionnaire Survey

To assess the need for assisted housing, questionnaire forms were provided to the Clerk-Treasurer of the Township of Chapleau for mailing to all senior citizen households (households with at least one person 58 years of age or over) and to all tenant families.

While there are separate questionnaires for seniors and families, the information asked is similar: present shelter costs, quality of accommodation, health, income, assets (for senior citizens), number of children (for families), interest in assisted housing and other related factors. Separate covering letters accompanied the senior and family questionnaires giving an estimate of market rents for one and two-bedroom senior citizen units (including utilities, $425 and $475 respectively) and for two, three and four-bedroom family units (including utilities, $525, $575 and $600 respectively). Questionnaires were returned and analysed to determine the need and demand for both rent-geared-to-income and market rental accommodation.

The questionnaire mailout took place on the week of August 1, 1986 and was supported by advertisements placed in the local newspaper. On August 18, 1986 a public meeting was held at the Chapleau Civic Center to discuss the objectives of the survey and to answer questions. Only 3 senior citizens attended the public meeting. All respondents were asked to return the questionnaire by September 4, 1986. Council decided that a follow-up mailout would not be completed.

When analysing the returned questionnaires, it is assumed that the proportion of need reflected by the questionnaires returned, expressed as a percentage of the current population, will remain the same when projected over the future population. The basic analysis can be presented in the following formula:

PERCENT OF CURRENT POPULATION NEED	**X**	**PROJECTED POPULATION**	=	**NEED**

b) **Priority List Analysis**

A priority list analysis was also completed to determine the number of applicants that have applied to the Timmins District Housing Authority for accommodation in the Township of Chapleau. This portion of the analysis determines the additional demand for rent-geared-to-income units only. The names of the applicants identified by this analysis were cross-referenced with the questionnaire returns to avoid duplication within the targets identified.

Past experience has shown that the priority list data is an accurate basis for determining unmet need for subsidized housing units. The present need is assessed on the basis of current applications. In addition, historical detail on such factors as flow of new applications, cancellations and unit turnovers is used to project the need over the next twelve month period. The basic analysis can be presented by the following formula:

Present Need + Projected Need - Unit Turnover = NEED

Combining the results of the questionnaire survey plus the results of the priority list analysis, the report identifies both the number of persons reflecting sufficient need to warrant the provision of heavily subsidized housing and the number interested in obtaining subsidized market rent accommodation in the next twelve months.

F.3 Subsidy Costs

Tables 15 and 16 illustrate the estimated operating costs of a senior citizen and family non-profit project constructed in 1986. The rent-geared-to-income rent revenue is estimated based on average revenues in existing OHC projects. Market rent estimates are based on an appraisal of private market rents in the Township of Chapleau. Revenue from rent-geared-to-income units will fluctuate based on tenant mix and, market rent levels will be adjusted with changes in the private market.

TABLE 15

PROJECTED MONTHLY SUBSIDY FOR SENIOR CITIZEN UNITS BUILT IN 1986

LOW END OF MARKET RENT UNITS:

Total Monthly Operating Cost*	$750.00
Estimated Low End of Market Rent**	450.00
Monthly Subsidy Requirement	$300.00

RENT-GEARED-TO-INCOME UNITS:

Total Monthly Operating Cost*	$750.00
Estimated Rent Revenue***	158.97
Monthly Subsidy Requirement	$591.03

Sources:

*Ministry of Housing, Appraiser. Operating costs are based on estimated new construction costs at a 12% interest rate.

**Average low end of market rents estimated for 1 and 2 bedroom units in the Chapleau area; Ministry of Housing, Appraiser.

***1986 Budgets - Assisted Rental Housing Projects, Northern Regional Housing Programs Office.

TABLE 16

PROJECTED MONTHLY SUBSIDY FOR FAMILY UNITS BUILT IN 1986

LOW END OF MARKET RENT UNITS:

Total Monthly Operating Cost*	$1,009.00
Estimated Low End of Market Rent**	550.00
Monthly Subsidy Requirement	$ 459.00

RENT-GEARED-TO-INCOME UNITS:

Total Monthly Operating Cost*	$1,009.00
Estimated Rent Revenue***	276.92
Monthly Subsidy Requirement	$ 732.08

Source:

*Ministry of Housing, Appraiser. Operating costs are based on estimated new construction costs at a 12% interest rate.

**Average low end of market rents estimated for 2 and 3 bedroom units for the Chapleau area; Ministry of Housing, Appraiser.

***1986 Budget - Assisted Rental Housing Projects, Northern Regional Housing Programs Office.

F.4 Analysis Procedures

a) Client Groups

The Ontario Non-Profit Program requires a non-profit corporation to demonstrate that 40 percent of the units in a project would be filled by the "neediest" households. These households are determined using income cut-off levels established by the Ministry of Housing. Table 17 outlines the income cut-offs for families and senior citizens in the Township of Chapleau.

TABLE 17

DEEP SUBSIDY INCOME CUT-OFFS

Families (No. of Persons)	Income Cut-Off Level
1	$ 6,732.00
2	$ 8,892.00
3	$11,892.00
4	$13,716.00
5	$15,960.00
6	$17,460.00
7+	$19,200.00

Senior Citizens (No. of Persons)	Income Cut-Off Level*
1	$ 8,652.00
2	$14,400.00

*based on GAINS income levels as of July 1, 1986.

These neediest households are eligible to receive a deep subsidy from the Federal and Provincial governments. The remainder of the project units (60%) could be filled by any combination of tenants who, depending on household income, are eligible to receive a shallow subsidy from both the Federal and Provincial governments, eligible to receive a shallow subsidy unilaterally subsidized by the Provincial government and, those who could pay market rent.

The deep and shallow subsidy households (receive Federal and Provincial subsidies) are defined as the "core need" group and the remainder are in the "non-core need" group. These client groups are presented visually in Figure 1.

FIGURE 1

PROJECT COMPOSITION

CORE NEED Federal and Provincial Subsidy		NON-CORE NEED Provincial Subsidy or Non-Subsidy	
NEEDIEST (DEEP SUBSIDY)	**SHALLOW SUBSIDY**	**SHALLOW SUBSIDY**	**MARKET RENT**
Income cut-offs are determined by the Ministry of Housing	Income cut-offs are determined by the Canada Mortgage and Housing Corporation	Income cut-offs are derived by determining that income at which 25% can be paid towards the project's market rents	No income cut-offs

40% of units in the proposed building must be filled by this group.

Remainder of units in proposed building could be filled by any combination of these groups (as determined by the non-profit corporation).

For the Township of Chapleau, the income cut-off levels for the core need group are displayed in Table 18 and the income cut-off levels for the non-core need (shallow subsidy) group are shown in Table 19.

TABLE 18

CORE NEED INCOME THRESHOLDS

Number of Persons in Household	Income Cut-off Level*
1	$13,000.00
2	$14,500.00
3-4	$16,500.00
5-6	$17,500.00
7-8	$21,000.00

*Incomes were calculated from average market rents for all structures in the Northern Region (excluding census metropolitan areas and rural areas) and deriving the amount required to pay 30% of the total income on the average market rent. Adjustments were made for household size.

TABLE 19

SHALLOW SUBSIDY, NON-CORE NEED INCOME CUT-OFFS

Families

Bedroom Size	Market Rent	Income Cut-Off Level*
2	$525.00	$25,200.00
3	$575.00	$27,600.00
4	$600.00	$28,800.00

Senior Citizens

Bedroom Size	Market Rent	Income Cut-Off Level*
1	$425.00	$20,400.00
2	$475.00	$22,800.00

*Incomes at which 25% would be paid towards the market rent for the project.

F.5 Senior Citizen Analysis

a) Area OHC Senior Citizen Housing

There are 13 Ontario Housing Corporation units for senior citizens in the Township of Chapleau. Table 20 summarizes the number and location of the closest OHC units to the Township (see map at end of text).

TABLE 20

AREA SENIOR CITIZEN HOUSING

Municipality	Distance KM	No. of Units	Status	Priority List as of September 1986
Thessalon	180	21	OHC	9
Michipocoten	195	21	OHC	8
Timmins	210	395	OHC	113
		1	Rent Supplement	

Source: Ontario Housing Corporation, Field Operations

b) Area Non-Profit Senior Citizen Housing

There are 39 private non-profit housing units for senior citizens available in the Township of Chapleau. The closest co-operative units are in Elliot Lake (25). There is however, a 32 unit municipal non-profit project under development in Timmins.

c) **Questionnaire Analysis**

Approximately 341 questionnaires were mailed out to senior citizen households in the Township of Chapleau. Of this number, 82 were returned for a response rate of 24%. Table 21 summarizes the degree of interest in non-profit housing by type of unit and timing.

TABLE 21

LEVEL OF INTEREST BY UNIT PREFERENCE
SENIOR CITIZENS

Degree of Interest	RGI	Market	No. Preference	TOTAL No.	TOTAL %
Total No. of Respondents				82	100.0
Less					
Not Interested				45	54.9
Interest Beyond 5 Years				13	15.9
Interest in 3 to 5 Years				11	13.4
Incomplete				3	3.7
Ineligible				1	1.2
Already RGI				-	
Interest Immediately or within 2 years	2	5	2	9	11.0

The development of a new housing project normally takes between 18 and 24 months. Therefore, those respondents who indicated an interest immediately and within two years are included in the analysis to determine the extent of the need for housing in Chapleau area. The need of individual respondents for rent-geared-to-income housing is evaluted using the Ministry's own need assessment criteria.

Those respondents who expressed an interest within this time period were further subdivided to determine the number who would seek a market rent unit and the number who would seek rent-geared-to-income assistance. Of the nine eligible respondents, two indicated they may require financial assistance. All nine of the respondents were analysed to determine which client group they fit into according to their financial status.

Rent-geared-to-income applicants are also considered "in need" of non-profit accommodation if they presently are not adequately housed. Criteria used to determine housing inadequacy includes affordability (respondents pay in excess of 25% of their income on shelter costs) or dwelling problems (e.g. safety hazards, undesirable living conditions and building size). Applying the above guidelines to the nine respondents, Table 22 illustrates there are no deep subsidy core need respondents, 3 shallow subsidy core need respondents, 1 shallow subsidy non-core need respondent and 5 respondents who could afford to pay the market rent.

TABLE 22

NEED AND DEMAND ANALYSIS
SENIOR CITIZENS

CORE NEED				NON-CORE NEED		
Deep Subsidy		Shallow Subsidy		Shallow Subsidy		Market
Need	No Need	Need	No Need	Need	No Need	Rent
0	0	3	0	1	0	5
TOTAL	0	3		1		5

Therefore, at this point in the analysis, there is a need for 4 rent-geared-to-income units and 5 market rent units.

As it has been the experience of the Ministry of Housing that there is a lower propensity to move among homeowners, a discounting factor of 75% has been applied to this group. Table 23 presents the need following discounting.

TABLE 23

ADJUSTED SENIOR CITIZEN DEMAND

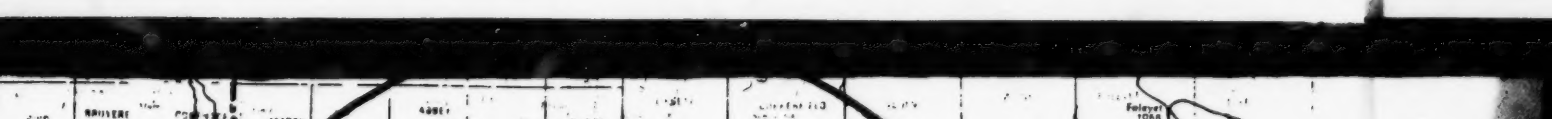
	CORE NEED				NON-CORE NEED			
	DEEP SUBSIDY		SHALLOW SUBSIDY		SHALLOW SUBSIDY		MARKET RENT	
	Home-Owner	Tenant	Home-Owner	Tenant	Home-Owner	Tenant	Home-Owner	Tenant
No. of Respondents In Need	0	0	3	0	0	1	3	2
Less Homeowner Factor (75%)	0	N/A	2	N/A	0	N/A	2	N/A
Remainder	0	0	1	0	0	1	1	2
TOTAL	0		1		1		3	

Based on the figures shown above, Table 24 breaks down the totals by size of unit required. It should be noted that two bedroom senior citizen units are not subsidized under the Ontario Non-Profit Program (unless medically documented a two bedroom unit is required). Therefore, those respondents requesting two bedroom units do not qualify for geared-to-income assistance and are then included in the one bedroom totals.

TABLE 24

BEDROOM REQUIREMENTS FOR SENIOR CITIZENS
TOWNSHIP OF CHAPLEAU

BEDROOM SIZE	CORE NEED		NON-CORE NEED		TOTAL	TOTAL AS A PERCENTAGE
	Deep Subsidy	Shallow Subsidy	Shallow Subsidy	Market Rent		
One	0	1	1	1	3	60
Two	-	-	-	2	2	40
TOTAL	0	1	1	3	5	100



At this point in the analysis, there is a need for 2 rent-geared-to-income units and 3 market rent units for senior citizens.

Table 25 projects this need for the next twelve months. The incidence of need among the present senior citizen households is applied to the projected number of senior citizen households.

TABLE 25

PROJECTED DEMAND FOR RENT-GEARED-TO-INCOME AND MARKET RENT SENIOR CITIZEN ACCOMMODATION

PRESENT NEED	DEEP SUBSIDY RGI	SHALLOW SUBSIDY RGI	MARKET RENT
Total No. of Respondents = 82			
Respondents considered to require a deep subsidy (0.0% of 341 senior citizen households)	0		
Respondents considered to require a shallow subsidy (0.6% of 341 senior citizen households)		2	
Respondents interested in market rent units (0.9% of 341 senior citizen households)			3
PROJECTED DEMAND			
Estimated 344 senior citizen households by September 1987			
Additional households considered to require a deep subsidy	0		
Additional households considered to require a shallow subsidy		0	
Additional households considered to be interested in a market rent unit			0
TOTAL DEMAND TO SEPTEMBER 1987	**0**	**2**	**3**

When projected over a 12 month period, there is no additional need and demand for rent-geared-to-income units and market rent units to September 1987.

d) **Priority List Analysis**

The priority list for senior citizens at the Timmins District Housing Authority was reviewed to determine the number of applicants in need of rent-geared-to-income accommodation. As of September 18, 1986, there were 9 applications from senior citizens on the Housing Authority's priority list. Based on a review of these applications and the historical data on the flow of applications, cancellations and turnover, a projected need for twelve months was established. This projection indicates there is an additional need for 8 rent-geared-to-income units to September 1987.

TABLE 26

PROJECTED DEMAND FOR SENIOR CITIZEN RENT-GEARED-TO-INCOME ACCOMMODATION TOWNSHIP OF CHAPLEAU

Total Applications on File as of September 18, 1986	9
PROJECTED TO SEPTEMBER 1987	
Flow of Applications* (0.33 x 12 months)	4
Cancellation of Applications* (0.17 x 12 months)	2
APPLICATIONS ON FILE	**11**
Number of Applicants in Need** (100%)	11
Turnover in Existing Units* (0.25 x 12 months)	3
New Units Under Development	0
EXCESS DEMAND OVER SUPPLY	**8**

*Based on past experience of the Timmins District Housing Authority from September 1985 to August 1986.

**Actual proportion of existing priority list exhibiting need as of September 18, 1986 (includes non-core shallow subsidy group).

e) **Total Demand for Senior Citizen Units**

Before the need and demand for the Assisted Housing Survey and the Priority List Analysis could be combined, the two lists were cross-referenced to determine whether duplication existed.

Only one person responding to the survey was also on the Housing Authority's priority list. This respondent was not considered to be in serious need on the priority list and had indicated on the questionnaire an interest in a market rent unit. The respondent has already been included in the market rent totals.

Therefore, the final results of the senior citizen analysis are a need and demand for 10 rent-geared-to-income units and 3 market rent units to September 1987.

F.6 Family Analysis

a) **Area OHC Family Housing**

There are 13 Ontario Housing Corporation units for families in the Township of Chapleau. Table 27 summarizes the number and location of units closest to the Township (see map at end of text).

TABLE 27

AREA FAMILY HOUSING

Municipality	Distance KM	No. of Units	Status	Priority List as of September 1986
Sultan	70	10	OHC	4
Foleyet	85	7	OHC	0
Thessalon	180	10	OHC	6

Source: Ontario Housing Corporation, Field Operations

b) **Area Non-Profit Family Housing**

There are no non-profit housing units for families available in the Township of Chapleau. The next closest are 81 co-operative units in Timmins.

c) **Questionnaire Survey Analysis**

Approximately 313 questionnaires were mailed out to tenant households in the Township of Chapleau. Of this number, 46 were returned for a response rate of 15%. Table 28 summarizes the degree of interest in non-profit housing by type of unit and timing.

TABLE 28

LEVEL OF INTEREST BY UNIT PREFERENCE FAMILIES

Degree of Interest	RGI	Market	TOTAL No.	TOTAL %
Total No. of Respondents			46	100.0
Less				
Not Interested			24	52.2
Interest Beyond 5 Years			1	2.2
Interest in 3 to 5 Years			0	0.0
Incomplete			1	2.2
Ineligible			2	4.4
Already RGI			1	2.2
Interest Immediately or within 2 years	9	8	17	37.0

The development of a new housing project normally takes between 18 and 24 months. Therefore, those respondents who indicated an interest immediately and within two years are included in the analysis to determine the extent of the need for housing in the Chapleau area. The need of individual respondents for rent-geared-to-income housing is evaluated using the Ministry's own need assessment criteria.

Those who expressed an interest within this time period were further subdivided to determine the number who would seek a market rent unit and the number who would seek rent-geared-to-income assistance. Of the 17 eligible respondents, 9 indicated they may require financial assistance. All 17 of the respondents were analysed to determine which client group they fit into according to their financial status.

Rent-geared-to-income applicants are also considered "in need" of non-profit accommodation if they presently are not adequately housed. Criteria used to determine housing inadequacy includes affordability (respondents pay in excess of 25% of their income on shelter costs) or dwelling problems (e.g. safety hazards, undesirable living conditions and building size). Applying the above guidelines to the 17 respondents, Table 29 illustrates there are 6 deep subsidy core need respondents, no shallow subsidy core need respondents, 3 shallow subsidy non-core need respondents and 8 respondents who could afford to pay the market rent.

TABLE 29

NEED AND DEMAND ANALYSIS
FAMILIES

CORE NEED				NON-CORE NEED		
Deep Subsidy		Shallow Subsidy		Shallow Subsidy		Market
Need	No Need	Need	No Need	Need	No Need	Rent
6	0	0	0	2	1	8
TOTAL 6		0		3		8

Therefore, at this point in the analysis, there is a need for 9 rent-geared-to-income units and 8 market rent units.

It was not necessary to use the discounting procedure in the family analysis because all 17 respondents to the questionnaire were tenants. Table 30 does illustrate a breakdown by the size of unit requested which is useful in determining which units are in greatest demand by families. In the Township of Chapleau there is an equal demand for two and three bedroom units (41%) followed by four bedroom units (12%).

TABLE 30

BEDROOM REQUIREMENTS FOR FAMILIES
TOWNSHIP OF CHAPLEAU

BEDROOM SIZE	CORE NEED		NON-CORE NEED		TOTAL	TOTAL AS A PERCENTAGE
	Deep Subsidy	Shallow Subsidy	Shallow Subsidy	Market Rent		
One	0	0	0	1	1	6
Two	5	0	0	2	7	41
Three	1	0	3	3	7	41
Four	0	0	0	2	2	12
T O T A L	6	0	3	8	17	100

Table 31 then projects the need for rent-geared-to-income and market rent units for the next twelve months. The incidence of need among the present family households is applied to the projected number of family households.

TABLE 31

PROJECTED DEMAND FOR RENT-GEARED-TO-INCOME AND MARKET RENT FAMILY ACCOMMODATION

PRESENT NEED	DEEP SUBSIDY RGI	SHALLOW SUBSIDY RGI	MARKET RENT
Total No. of Respondents = 46			
Respondents requiring a deep subsidy (1.92% of 313 family households)	6		
Respondents requiring a shallow subsidy (0.96% of 313 family households)		3	
Respondents interested in a market rent unit (2.56% of 313 family households)			8
PROJECTED DEMAND			
Estimated 316 family households by September 1987			
Additional households requiring a deep subsidy	0		
Additional households requiring a shallow subsidy		0	
Additional households interested in a market rent unit			0
TOTAL DEMAND TO SEPTEMBER 1987	**6**	**3**	**8**

When projected over a 12 month period, there is no additional need and demand for rent-geared-to-income and market rent units to September 1987.

d) **Priority List Analysis**

The priority list for families at the Timmins District Housing Authority was reviewed to determine the number of applications in need of rent-geared-to-income accommodation. As of September 18, 1986, there were 30 applications for families on the Housing Authority's priority list. Based on a review of these applications, cancellations and turnover, a projected need for twelve months was established. This projection indicates there is an additional need for 39 rent-geared-to-income units to September 1987.

TABLE 32

PROJECTED DEMAND FOR FAMILY RENT-GEARED-TO-INCOME ACCOMMODATION TOWNSHIP OF CHAPLEAU

Total Applications on File as of September 18, 1986	30
PROJECTED TO SEPTEMBER 1987	
Flow of Applications* (1.25 x 12 months)	15
Cancellation of Applications* (0.08 x 12 months)	1
APPLICATIONS ON FILE	**44**
Number of Applicants in Need** (97%)	43
Turnover in Existing Units* (0.33 x 12 months)	4
New Units Under Development	0
EXCESS DEMAND OVER SUPPLY	**39**

*Based on past experience of the Timmins District Housing Authority from September 1985 to August 1986.

**Actual proportion of existing priority list exhibiting need as of September 18, 1986 (includes non-core shallow subsidy category).

e) **Total Demand For Family Units**

Before the need and demand for the Assisted Housing Survey and the Priority List Analysis could be combined, the two lists were cross-referenced to determine whether duplication existed.

Five of the persons responding to the survey were also on the Housing Authority's priority list. Two of these respondents were not considered to be in serious need on the priority list but had returned questionnaires indicating an interest in market units. These persons were already included in the market rent analysis. The remaining three respondents were considered to be in serious need on the priority list and in the questionnaire analysis. This has resulted in duplication and therefore have been subtracted from the rent-geared-to-income totals.

The final results of the family analysis are a need and demand for 45 rent-geared-to-income units and 8 market rent units to September 1987.

F.7 Summary of Projected Need and Demand

Based on the results of the questionnaire survey and the priority list analysis for senior citizens and families, the following need and demand has been identified in the Township of Chapleau to September 1987:

10 senior citizen rent-geared-to-income units
(9 core need units and 1 non-core need unit)

3 senior citizen market rent units

45 family rent-geared-to-income units
(33 core need units and 12 non-core need units)

8 family market rent units

G. CONCLUSIONS

G.1 Identification of Issues

In order that both the present and future housing needs of the Township of Chapleau are met, specific consideration should be given to the following areas of concern:

(a) Based on the Assisted Housing Survey, it has been determined that there is a need and demand for 9 to 11 rent-geared-to-income and 2 to 4 market rent senior citizen units. For families, there exists a need and demand for 44 to 46 rent-geared-to-income units and 7 to 9 market rent units.

(b) It is projected that the senior citizen population will increase over the next five years. Likewise, the number of persons per household has decreased and will continue to do so. This could indicate that there is a demand for dwelling units more suitable to smaller households and senior citizens.

(c) Forty-three percent of the current housing stock in the Township of Chapleau was built prior to 1946. It may therefore be necessary to initiate additional rehabilitation efforts in order to keep older, more moderately priced housing on the market and in good condition.

(d) At current mortgage interest rates of approximately 12 percent, an average private household income of $29,512 (1985 estimate) is sufficient to purchase a house in the $67,000 price range. The estimated price of a new home in the Township of Chapleau is $80,000, whereas an older home in good condition has a sale price of approximately $60,000. Therefore, only a resale home is within the financial means of the average family. There are a few resale homes on the market in Chapleau and those families with incomes substantially lower than the average may experience difficulty in purchasing a resale or new home.

(e) Rental units continue to represent a large proportion of the housing stock, however, the turnover in these units is very low. Consequently, a severe availability problem exists in the Township of Chapleau particularly for three bedroom units. The recently constructed 18 unit apartment complex consists entirely of two bedroom units and has been completely rented.

(f) Based on population projections there could be an additional demand for 85 residential units to 1990 (17 units per year). There appears to be an adequate number of residential lots available to meet the projected demand to 1990. The 10 infill lots presently available, as well as the 97 serviced lots in the Lafreniere subdivision, are ready for development. Chapleau's water and sewage services could accommodate this growth.

(g) The economy of the Township of Chapleau relies heavily on the forest products industry. The recently announced U.S. tariff on softwood lumber could have a major impact on the forest products industry in Chapleau. This in turn could affect population levels and household formations. Attention should therefore be paid to the affect of the tariffs on the lumber industry and economy of Chapleau and the possible outmigration of residents seeking employment elsewhere.

(h) Many issues identified in this update are based on projected population trends. Since many factors in the community impact on population trends and therefore the future demand for housing, it is important to examine and monitor the changing housing market each year. This can be achieved by comparing population and household changes with the projections given in this report. In addition, the number of dwelling starts, demolitions and conversions should be monitored and compared with the best available population and household data.

G.2 Recommendations

It is recommended that the Township of Chapleau:

(a) Consider the development of socially assisted housing under one of the existing Federal or Provincial housing programs in order to satisfy the need and demand for senior citizen and/or family units as identified in the Assisted Housing Survey and expressed by the Clerk and local realtor.

(b) Encourage the development of a diversified housing stock, taking into account the needs of senior citizens and low income families. Consideration should be given to the conversion of larger single family dwellings or vacant properties into multi-family dwellings as a method of expanding the rental accommodation in the Township and utilizing out-dated properties (e.g. Convert-to-Rent Program). Any conversion proposed should be required to maintain minimum property standards in order to preserve the quality of the housing stock.

(c) Continue to encourage rehabilitation of the existing housing stock through the utilization of existing Federal and/or Provincial rehabilitation programs and private funds especially in the planer area.

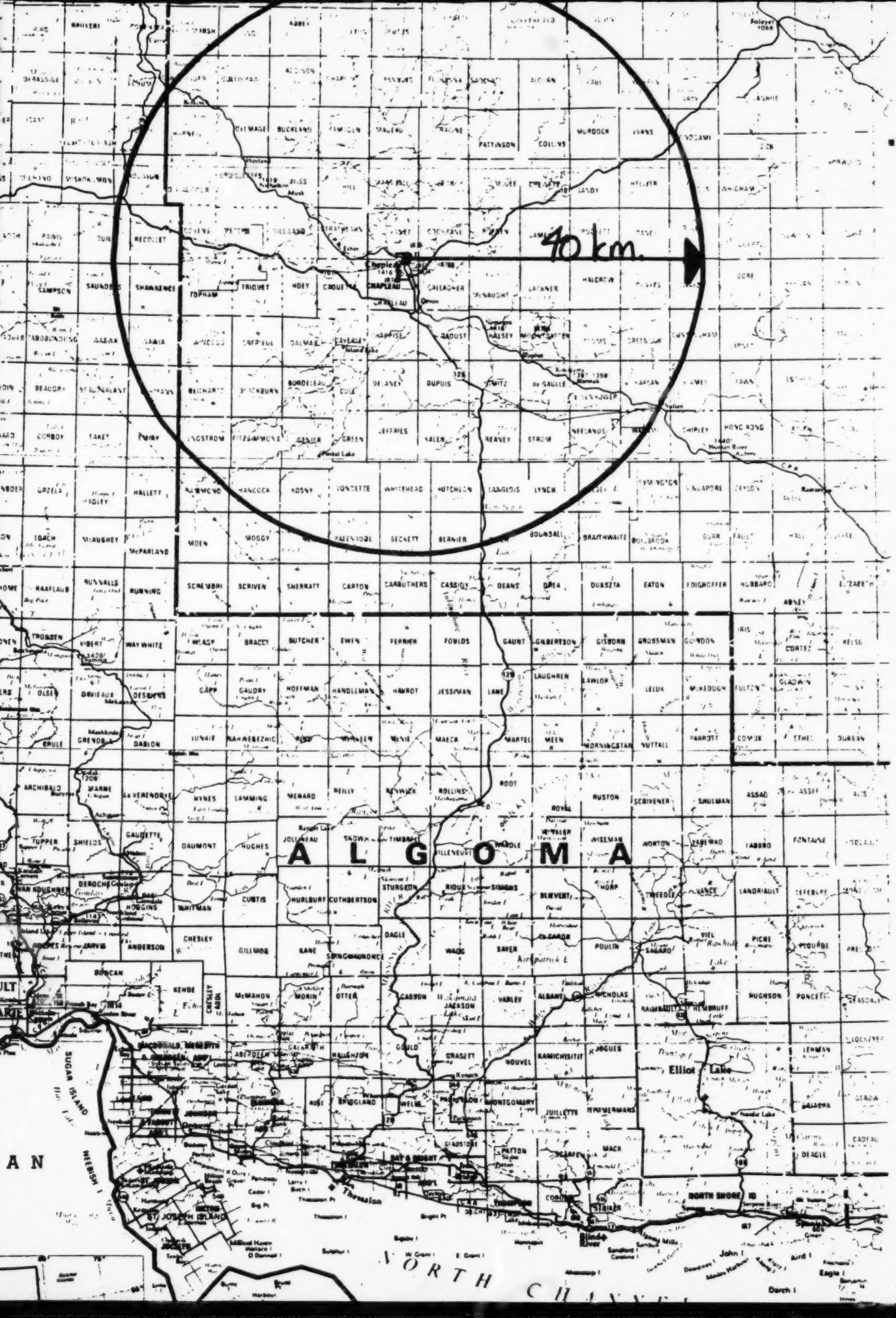
(d) Encourage area builders to provide moderate cost housing through innovative planning with emphasis given to insulation and energy conservation.

(e) Encourage area builders to provide accommodation more suitable to an aging population and families requiring three bedrooms with emphasis on the development of rental units.

(f) Closely monitor average family income and mortgage interest rates in an attempt to ensure that homeownership remains within the financial means of the average private household.

(g) Closely monitor the affects of the U.S. tariff on softwood lumber on the population levels of Chapleau and the possible outmigration of workers.

(h) Closely monitor the housing market in an attempt to plan sufficient and adequate housing and related services to meet the needs of the projected population. A monitoring system could be established where yearly updates are completed in the areas of demolition, rehabilitation, conversion and new construction in the housing sector. Also, changes that occur in the employment sector and in population should be monitored as they affect the demand for housing.


40 km.
ALGOMA
Elliot Lake
NORTH SHORE
ST. JOSEPH ISLAND
SUGAR ISLAND
Thessalon
Blind River
Spanish
Dunlop
Darch I.